

Mother Sees Fire Chief.
Reckless running of the automobile of Fire Chief Paul Moore of Newark, N. J., was one of the charges filed yesterday with the County Clerk there by the mother of Marion Moy, killed last May 16 by the chief's automobile on Market street near Broad. Mrs. Moy asks \$10,000 damages.

At the time of the accident Chief Moore was responding to an alarm of fire. Louise Wilverton was driving the machine. The Chief in his answer says that negligence on the part of the girl caused her death.

NOTASEME PERFECT PROCESS HOSIERY

At 50c Pure Silk

A long-lived, dressy hosiery for men and women. Pure means that the silk has not been "loaded" with chemicals which would make it deteriorate rapidly.

At 25c— Fine Silk-Lisle

with a fit and finish made permanent by our "Perfect-Process." A sheer, lustrous, durable hose. Every pair sold under an absolute guarantee of satisfaction. Sold by dealers everywhere.

Write for Notaseme style book
**NOTASEME
HOSIERY CO.
PHILADELPHIA**

OPPENHEIM, COLLINS & C

34th Street, New York

Special Sale of

Women's & Misses' Gloves

One-clasp, pique-sewn doeskin gloves, made of selected skins; guaranteed washable. 1.00 Value **75c**

One and two-clasp gloves of imported glace kid, with heavy embroidered backs. 1.35 Value **95c**

Women's and misses' one and two-clasp pique or overseam sewn gloves of imported kid. 2.00 Value **1.50**

OPPENHEIM, COLLINS & C

34th Street

Women's Silk Hosiery

Boot silk hose, in fashionable shades; reinforced sole and heel; double garter top. 75c Value **50c**

Pure thread silk in street and evening shades; reinforced sole and heel; double garter top. 1.25 Value **85c**

Black or white silk hose with hand embroidered clocks in self or contrasting shades. 2.00 Value **1.50**

OPPENHEIM, COLLINS & C

34th Street

Women's Bath Robes

Blanket and elderdown robes, in desirable patterns, including Navajo Indian designs. 4.00 Value **2.50**

Women's Boudoir Sacques

Made of satin ribbon and alternate rows of lace, in pink, lavender and light blue. 5.90 Value **3.95**

Japanese Mandarin Coats

Of soft silk, in desirable shades, elaborately hand-embroidered and silk-lined. 8.75 Value **4.95**

Crepe de Chine Petticoats

Pink, light blue and white crepe de chine, in combination with fine lace and ribbon. 5.50 Value **3.95**

Petticoats of superior quality crepe de chine, combined with lace insertion and ribbon. 6.90 Value **4.95**

INSURANCE HEADS PLAN TO STOP LOANS ON LIFE POLICIES

Dangers to Beneficiaries Pointed Out at Annual Convention of Company Presidents.

Arthur E. Childs of Boston, President of the Columbian National Insurance Company, urged the Association of Life Insurance Presidents at its seventh annual convention in New York to-day to take prompt steps to educate the public not to borrow on its life insurance.

Such loans had increased from 81.3 per cent. of the reserve funds of American companies in 1918 to 14 per cent. in 1919, he said, and they would probably approach 18 per cent. this year.

Of the \$3,500,000,000 held as reserve funds at the end of 1912 by life insurance companies in the United States \$850,000,000, he said, had been loaned to policyholders.

"In subjecting the reserve fund to loans," said Mr. Childs, "life insurance companies have left it open to the whimsical desires of the insured. Too often these loans have been made without the knowledge or consent of the family interested."

"We have in this country probably the most extravagant public in the most extravagant age. The people who are living up to and even beyond their incomes, depending upon their insurance for the future protection of their families, are the people who are mortgaging their insurance just as soon as the deposits are large enough to satisfy some of their more expensive desires."

"Our present system, moreover, of granting loans upon demand is apparently so incompatible with the other

functions of life insurance that a change in the system is necessary from the standpoint of the companies themselves."

Nicaraguan Elections Quiet.
MANAGUA, Nicaragua, Dec. 11.—Two former Presidents of Nicaragua, Adam Cardenas and Gen. Machado, and two prominent Liberals, Francisco Aguilar and Santiago Arguilo, were among the Senators elected on Tuesday. The polling passed off in an orderly manner, except in the department of Rivas, where the discovery of an anti-Governmental conspiracy caused the authorities to close the booths.

Hale's Honey
of Horehound and Tar
the best of all specifics for the prompt relief of coughs, colds and sore throat.
It soothes and heals.
Sold by all druggists.
When It Aches Again Use Hale's Honey

B. Altman & Co.

have arranged for to-morrow (Friday) and Saturday,

A Reduction Sale of Boys' Overcoats and Norfolk Suits offering unusual values.

Boys' Overcoats, sizes 2½ to 17 years, value \$8.50 at **\$6.50**

Boys' Overcoats, sizes 2½ to 17 years, value \$9.75 at **\$7.50**

Boys' Imported Overcoats, values \$27.50 to \$34.00 at **\$18.00**

Boys' Norfolk Suits, including an additional pair of knickerbockers; sizes 8 to 18 years; value \$7.75 at **\$5.75**

Boys' Norfolk Suits, sizes 7 to 18 years, the larger number having an additional pair of knickerbockers; value \$10.50 at **\$7.75**

Appreciable Reductions from former prices have been made throughout the stock of the Boys' Clothing Department.

Additional large reductions have been effected in the prices of

Girls' Coats and Dresses

(sizes incomplete), comprising desirable styles made up in seasonable fabrics. These are now marked at the following exceptionally low prices:

Girls' Practical and Dress Coats, originally \$10.50 to 20.00 at **\$5.85, 8.25 & 10.50**

Girls' Worsted Dresses, in Russian and Waist models; originally \$8.75 to 12.50 at **\$5.00 & 6.75**

Also a number of Afternoon Dresses, of silk and other materials, at advantageous price reductions.

The Shoe Department

(Second Floor)

In order to effect an immediate clearance, all discontinued styles in Women's Boots and Slippers are now being offered at

One-third less than the regular prices.

As the range of sizes is not complete in all styles, a personal selection is advised.

11th Avenue, 34th and 35th Streets, New York.

In the Saks Bazaar tomorrow, an important Sale of Blouses at \$1 & \$2 in new, up-to-the-minute models.

This new acquisition to the Bazaar will be a popular feature for tomorrow. It has been some little time in course of preparation and shows it. The values are positively splendid. Such a collection of blousewear is rarely seen at anything like such prices. The assortment includes blouses of lingerie, voile and crepe, in high and low neck styles, with inset or fitted sleeves and open front and back.

They are clever copies of models at far higher prices than these, and attractively put up in festive holly boxes for gift purposes.

Saks & Company

Broadway at 34th Street.

Dainty Gifts for Infants and Children

Here is a collection of useful and beautiful things for the "little ones."

Infants' Dresses—French, hand embroidered, \$1.50 to 25.00.

Silk or Lingerie Caps—Lace or Embroidery trimmed, \$1.50 to 12.50.

Sacques and Wrappers—Cashmere or Silk, \$2.25 to 18.50.

Afghans—Silk, cashmere or pique, \$1.75 to 32.50.

Pillow Slips—Embroidered Linen or Sheer Lawn, \$1.25 to 16.50.

Hand Embroidered Bibs—65c. to \$10.50.

Bootees, Mittens, Silk Stockings and Shoes—50c. and 85c.

Sweaters and Sweater Suits, Knitted Caps, Hats, Coats, Knickerbocker Suits, Colored and fine embroidered White Dresses.

Also an especially fine assortment of Toilet Sets, Baby Record Books, Toys and Novelties at attractive prices.

James McCutcheon & Co.
Fifth Ave., 33d and 34th Sts. Reg. Trade Mark

Lord & Taylor

Founded 1826

The Store Opens at 9 A. M. Closes at 6 P. M.

Distinctive Footwear for Men

"The Cordwainer"
The best all round Men's Boots ever made Worth \$8.00 **\$5.85**

"Bench-made" Boots
from London, England Made on our own lasts and patterns Worth \$10.00 **\$6.85**

Dress Pumps
Imported Patent Calf with rubber disk in sole Worth \$7.00 **\$4.85**

English Leather Slippers
Strictly hand made Value \$4.00 **\$2.75**

A Special Sale of Men's Shirts Gloves & Pajamas

Excellent Holiday Gifts

Negligee Shirts
Pleated or plain bosoms, soft or attached cuffs, made of fine madras cloth Values \$2.00 to \$2.50 **\$1.50**

Gloves
A well known make of tan cape and gray mocha gloves Values \$1.50 to \$2.00 **\$1.10**

Flannel Pajamas
Fine light weight Values \$2.00 to \$2.50 **\$1.65**

Broadway & 20th St.; 5th Ave.; 19th St.

Lord & Taylor

Founded 1826

The Store Opens at 9 A. M. Closes at 6 P. M.

Special Notice

Not a pair of our present stock of
Women's Shoes & Slippers
will be carried to the new store

Therefore We Offer

Our Entire Stock of Fine Shoes and Slippers

Now \$6.00 to \$10.00 **\$4.85**

Now \$5.00 **\$3.65**

All Low Shoes
In every way the equal to any you can buy at \$5.00 to \$10.00 **\$2.65**

Women's Neckwear

At Greatly Reduced Prices

Imported Ostrich Bows
A large variety of styles and colors **\$5.95 & \$8.50**

Imported Chiffon, Crope de Chine, Flowered and Beaded Scarfs
\$5.00 to \$10.00—Values to \$20.00

A Large Assortment of
Stocks, Jabots and Fichus, net, lace trimmed
50c each—Values to \$1.00

Splendid Assortments of Holiday Handkerchiefs For Men & Women

\$1.00 per box of 6 \$1.50 per box of 6 Women's linen handkerchiefs, hand embroidered corner. \$1.50 per box of 6 Women's sheer Shamrock lawn, hand hemstitched and hand embroidered initial. 25c and 50c each Hand embroidered corners with wide hem. \$1.00 per box of 6 Women's sheer Shamrock lawn, hand-embroidered initial.	\$1.50 per box of 6 Men's linen handkerchiefs, three styles of initials, in a box. 15c each Women's colored border handkerchiefs, embroidered corner. \$1.50 per box of 6 Men's linen handkerchiefs, tape border and block letter. \$1.00 per box of 3 Men's linen handkerchiefs, hand embroidered initial. \$1.50 and \$2.75 per dozen Men's linen handkerchiefs, ¼ and ¾ inch hems.
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Sweaters, Crochet Scarfs & Jackets Useful Holiday Gifts

Women's Sweaters Norfolk and belted back styles, all the newest shades. Value \$6.50	\$3.95
Women's Shetland & Hand Crochet Scarfs Dainty colors Values \$1.95 to \$3.00	95c and \$1.95
Women's Hand Crochet Bridge Jackets White only, trimmed with contrasting colors and pretty ribbons. Value \$7.50	\$4.95

Friday & Saturday Practical Holiday Gifts Maids' Dresses & Aprons In a Large Variety

Black Lawn.	\$1.95
Black Soisette.	\$2.95
Black Mohair.	\$4.50
Percale.	98c, \$1.25, \$1.50 & \$1.75

Aprons
A large assortment of lawn, swiss, crossbar and cambric, small, medium and large, plain and trimmed,
25c, 50c, 65c, 75c, 98c, \$1.25, \$1.50, \$1.75 and \$1.95

Broadway & 20th St.; 5th Ave.; 19th St.

GRAND RAPIDS FURNITURE

OPEN MONDAY AND SATURDAY EVENING

FREE BED **FREE** Chased Leather Couch with Easy Purchase of \$80

We Pay Freight **OUR NEW LIBERAL CREDIT TERMS**

We Furnish **1 WEEKLY \$3.00 Down on \$50.00**
Apartments from **4.00 " " 75.00**
\$50.00 to \$500 **6.00 " " 100.00**
9.00 " " 150.00

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COLUMBUS AVE BET 103 & 104 ST

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Want Directory makes
more "Offers of Positions"
than any other two
mediums in the universe.